Frequently Asked Questions
For Eastern Oregon University Students
2023-2024 Student Health Insurance Plan

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"How do I…?"	
Log in	Download the My Health App and follow the instructions on the [myHealth Mobile App guide](#)
Enroll	All international students are automatically enrolled in a billed for the Student Health Insurance Plan.
Enroll my dependents	1. Go to www.gallagherstudent.com/EOU. 2. On the left toolbar, click 'Dependent Enroll'. 3. Log in (if you haven't already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
Waive	*If your current coverage is comparable to the Student Health Insurance Plan:* 1. Go to www.gallagherstudent.com/EOU. 2. On the left toolbar, click 'International Student Waive'. 3. Log in (if you haven't already). 4. Click the 'I want to Waive' button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.
Print an ID card	*ID cards are usually available 5-7 business days after your eligibility on the myHealth Mobile app*
Find a Doctor	Go to www.gallagherstudent.com/EOU and click on 'Find a Doctor'.
Find a Participating Pharmacy	Go to www.gallagherstudent.com/EOU and click on 'Pharmacy Program'.

Insurance Plan Benefits

What is covered under the Student Health Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care, and prescription drugs.
- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost-sharing when services are received by In-Network Providers.
- Services provided by a participating In-Network Provider are generally covered at 90%, while services provided by an Out-of-Network Provider are generally covered at 70%.
- This plan has a $100 per Insured Person, per Policy Year deductible that applies to services received from an In-Network Provider and a $500 per Insured Person, per Policy Year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a $25 deductible for a 30-day supply.
- Please refer to the plan brochure available at www.gallagherstudent.com/EOU by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Fall (9/1/2023–1/7/2024)	Winter (1/8/2024–4/1/2024)	Spring (4/2/2024–6/24/2024)	Summer (6/25/2024–8/31/2024)
Student	$707	$461	$461	$373
Dependent	$1,363	$888	$888	$719

Am I required to get a referral from my school's Health Services before I seek treatment off campus?

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from the Student Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.eou.edu/health.

Will I be covered under the plan after I graduate?

You will be covered under the Student Health Insurance Plan until the end of the policy period for which you are enrolled and premium has been paid. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. There is no option to continue coverage after the policy terminates.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

All international students are automatically enrolled in and billed for the Student Health Insurance Plan at registration.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased. Home study, correspondence, and online courses do not fulfill this requirement.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the 'How do I…?' section of this document. Dependent coverage must be purchased for the same time as the students and cannot exceed the student's period of coverage. For example, a student enrolled for annual coverage that doesn't enroll their dependents for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If one of these qualifying events occurs, the Dependent Enrollment Form, supporting documentation and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is not prorated. Forms received

more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

Once I'm enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?

No, once you're enrolled in the Student Health Insurance Plan, you will remain enrolled in it for that period of coverage. There is no option to terminate the Student Health Insurance Plan due to being eligible or enrolling in another plan due to gaining coverage through marriage, or as a dependent on a family's plan or purchasing private insurance coverage. A pro-rated refund of premium is only permitted when a student enters the armed forces.

Plan Enhancements

Are there any additional insurance products available?

Personal Property & Renters Insurance is available to students on or off-campus, at home, or abroad. It includes coverage for damage or theft to laptops, cell phones, books, electronics, and much more! For more information, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school specific page, and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to Contact	Contact Information
Questions about enrollment, coverage, benefits or ID cards	**Gallagher Student Health & Special Risk**	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-877-349-9004 Website: www.gallagherstudent.com/EOU
Questions about benefits, claims, and claims payments	**HealthSmart Benefit Solutions**	HealthSmart Benefit Solutions 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-877-349-9017 Email: akronclaims@healthsmart.com Website: www.healthsmart.com
Questions about preferred providers	**First Health Preferred Provider Network**	Phone: 1-888-685-7774 Website: www.gallagherstudent.com/EOU, click on 'Find a Doctor'
Questions about participating pharmacies	**HealthSmartRX Solutions Pharmacy Network**	Phone: 1-800-681-6912 Website: www.gallagherstudent.com/EOU, click on 'Pharmacy Program'